

United States Bankruptcy Court
Eastern District of Tennessee

In re:
Adam Ray Cox
Debtor

Case No. 24-30372-SHB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0649-3
Date Rcvd: Jun 11, 2024

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2024:

Recip ID	Recipient Name and Address
13631611	Advance America, 868 Oak Ridge Turnpike, Lenoir City, TN 37771
13631613	Anesthesia Medical Alliance, 501 20th Street, Ste 606, Knoxville, TN 37916-1863
13631616	Cherokee Health Systems, PO Box 306266, Nashville, TN 37230-6266
13631617	+ Clinton Family Physicians, 1400 Centerpoint Blvd, BLDGA Ste 202, Knoxville, TN 37932-1979
13631619	+ East Tn Community Open MRI, 2240 Sutherland Ave, Suite 107, Knoxville, TN 37919-2333
13631621	+ Gastrointestinal Assoc, PO Box 59002, Knoxville, TN 37950-9002
13631623	+ Knox County General Sessions Court, 400 Main St., Knoxville, TN 37902-2409
13631624	+ Mercy Medical Center, PO Box 1512, Knoxville, TN 37901-1512
13631627	+ Ortho Tenn, PO Box 23039, Knoxville, TN 37933-1039
13631631	+ RMB, 409 Bearden Park Cir, Knoxville, TN 37919-7448
13631630	+ Ridgeview Psychiatric Hospital, 240 W. Tyrone Rd, Oak Ridge, TN 37830-6571
13631633	+ Security Finance, 2039 N Broadway, Knoxville, TN 37917-5808
13631634	+ Tennova, 1420 Center Point Blvd, Knoxville, TN 37932-1960
13631637	+ UT Medical Center, PO Box 32749, Knoxville, TN 37930-2749
13631638	+ UT Medical Center, PO Box 51388, Knoxville, TN 37950-1388

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
db	+ Email/PDF: adamcox638@yahoo.com	Jun 11 2024 19:48:00	Adam Ray Cox, 600 Carroll Hollow Rd, Clinton, TN 37716-5704
cr	+ Email/Text: Bankruptcy@ornlfcu.com	Jun 11 2024 19:49:00	Y-12 Federal Credit Union, c/o Jason L. Rogers, P.O. Box 869, Knoxville, TN 37901-0869
13631610	+ Email/Text: ssams@arcrad.org	Jun 11 2024 19:50:00	Abercrombie Radiology, PO Box 3010, Knoxville, TN 37927-3010
13631612	+ Email/Text: bankruptcy@af247.com	Jun 11 2024 19:50:00	Advance Financial, 100 Oceanside Dr, Nashville, TN 37204-2351
13631615	Email/Text: bankruptcy@cashtn.com	Jun 11 2024 19:49:00	Cash Express, 345 South Jefferon, #300, Cookeville, TN 38501
13631614	EDI: CAPITALONE.COM	Jun 11 2024 23:45:00	Capital One, PO Box 85617, Richmond, VA 23285-5617
13631618	+ Email/PDF: creditonebknottifications@resurgent.com	Jun 11 2024 20:00:07	Credit One, PO Box 98873, Las Vegas, NV 89193-8873
13631620	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 11 2024 19:49:00	Fortiva, The Queen Building, Parkway #300, 5 Concourse, Atlanta, GA 30328-5350
13631622	EDI: IRS.COM	Jun 11 2024 23:45:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
13631625	+ Email/Text: kbosbank@covhlth.com	Jun 11 2024 19:49:00	Methodist Medical Center, 990 Oak Ridge

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Page 2 of 2
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13631626	+ Email/Text: hroberts@nfc1billing.com	Jun 11 2024 19:49:00	Turnpike, Oak Ridge, TN 37830-6942 National Fitness Center, PO Box 5376, Knoxville, TN 37928-0376
13631628	^ MEBN	Jun 11 2024 19:45:59	Pathgroup Labs LLC, PO Box 740858, Cincinnati, OH 45274-0858
13631629	Email/Text: bankruptcy@republicfinance.com	Jun 11 2024 19:50:00	Republic Finance, 992 East Emory Rd, Knoxville, TN 37938
13631632	^ MEBN	Jun 11 2024 19:45:11	SE Emergency Physicians, PO Box 740023, Cincinnati, OH 45274-0023
13631635	+ Email/Text: dcanady@canadylegal.com	Jun 11 2024 19:49:00	Terry J. Canady, Esq., 223 Madison St, Suite 205, Madison, TN 37115-3663
13631636	+ Email/Text: jpinkerton@utrad.com	Jun 11 2024 19:50:00	University Radiologist PC, PO Box 11167, Knoxville, TN 37939-1167
13645989	+ Email/Text: legal@y12fcu.org	Jun 11 2024 19:49:00	Y-12 Federal Credit Union, P. O. Box 2512, Oak Ridge, TN 37831-2512
13631639	+ Email/Text: legal@y12fcu.org	Jun 11 2024 19:49:00	Y-12 Federal Credit Union, 501 LaFayette Drive, Oak Ridge, TN 37830-7909

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2024 at the address(es) listed below:

Name	Email Address
Ann Mostoller	bdavis@msw-law.com bdavis@msw-law.com,tn17@ecfbis.com
Brent S. Snyder	on behalf of Debtor Adam Ray Cox brentsnyder77@gmail.com
Jason L. Rogers	on behalf of Creditor Y-12 Federal Credit Union jrogers@hdclaw.com ROgle@hdclaw.com
United States Trustee	Ustpreion08.kx.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Adam Ray Cox

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8460

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Eastern District of Tennessee

Case number: 3:24-bk-30372-SHB

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Adam Ray Cox
fdbA Atoms Express6/11/24**By the court:** Suzanne H. Bauknight
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.